

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In RE: Jill King Greenwood,

Debtor.

Case No.: 16-23676

Chapter 13

Loss Mitigation Status Report

The Honorable Carlota M. Bohm:

Please consider this letter as a Status Report regarding the above captioned case.

The Loan Modification was denied on September 10, 2018 due to requested information and documents to complete the application for Loss Mitigation not being received. The denial letter is attached hereto.

We hope this information is helpful to the Court. If we can provide additional information, please let me know. Thank you very much.

Dated: 10/01/2018

/s/ Lois M. Vitti

Lois M. Vitti, Esquire

Vitti Law Group, Inc.

Attorney for Creditor

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September 10, 2018

Jill Greenwood
335 Plummer Ave.
Pittsburgh, PA 15202

RE: **Denial of Application for Loan Modification – PHFA Loan Number #** [REDACTED]

Dear Borrower:

The Pennsylvania Housing Finance Agency ("PHFA") has determined that your account does not qualify for a loan modification. You are not eligible for a loan modification at this time because:

- ☐ The mortgaged property is not your principal residence.
- ☐ You have moved out, vacated or abandoned the mortgaged property.
- ☐ You have received a loan modification within the previous two years.
- ☐ You can afford your current payment and cure any arrearages based on information you provided.*
- ☐ You cannot afford payments under the loan modification program based on information you provided.*
- ☒ You did not provide requested information or documents to complete your application for loss mitigation.
- ☐ You did not completely execute and return a Trial Payment Plan within fourteen (14) days.
- ☐ You did not make all payments in a timely manner as required by a Trial Payment Plan.
- ☐ You did not satisfy liens against the property to our satisfaction within a reasonable period of time.
- ☒ You did not meet the following requirement: We have not received the requested information from your incomplete financial statement that we processed on 8/22/18. Since the time-frame for the required information is past due, your request is denied at this time.

Your mortgage may be foreclosed if you do not cure your delinquency and if no loss mitigation options are available for your account. If you have filed a petition in bankruptcy, this letter is not an attempt to collect a debt and is provided for informational purposes only. If your circumstances have changed, you may send a new financial statement at any time before foreclosure and PHFA may reevaluate what loss mitigation options may be available for your account. A housing counselor may be able to help you save your home. You can find HUD-approved housing counselors by calling 1-800-569-4287 or by visiting <http://www.consumerfinance.gov/find-a-housing-counselor/>.

If you have evidence that may alter PHFA's evaluation and denial of your application for a loan modification, you may escalate this matter by writing to:

PHFA Servicing Escalation
P.O. Box 15057
Harrisburg, PA 17105-5057

All written escalations must reference your name and account number and must be received within fourteen (14) days of the date of this letter. Your escalation must include written support showing why this denial is unjustified.

Please contact PHFA to discuss options for your account. If you would like more information about this letter or your account, please call PHFA at 1-800-822-7375.

Sincerely,

Lesley Richards
Loan Modification Coordinator

* Please see the enclosed affordability addendum based on the information you provided to PHFA.